

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**  
**Michael L. Spano, Jr. and**  
**Laurel R. Spano,**  
**Debtors**

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)

**Case No. 18-70235-JAD**  
**Chapter 13**  
Related to ECF No. 11, 35

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Notice of Mortgage Payment Changes filed April 13, 2022 and plan payment deficiency notice

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated April 11, 2018
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtors' Plan payments shall be changed from \$ 979.00 to \$1,205.00, effective May 2022; and/or the Plan term shall remain at 60 months per Order of Court Confirming Plan on Final Basis dated October 23, 2018.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The Notice of Mortgage Payment Changes dated April 13, 2022 are resolved per this Order along with the plan payment deficiency. In addition, except with respect to the increased payment and implementation of the mortgage payment change, the previously entered ORDER CONFIRMING PLAN ON FINAL BASIS at Doc 35 is incorporated herein.


**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 28th day of April, 2022

FILED  
4/28/22 1:28 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

  
Jeffery A. Oener jah  
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth P. Seitz, Esquire  
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz, Esquire  
Counsel to Chapter 13 Trustee

Stipulated by:

/s/ Rebecca Solarz, Esquire  
Rebecca Solarz, Esquire  
Carrington Mortgage Services, LLC  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Michael L Spano, Jr.  
Laurel R Spano  
Debtors

Case No. 18-70235-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Apr 28, 2022

Form ID: pdf900

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Spano, Jr., Laurel R Spano, 425 Main Street, Rockwood, PA 15557-1024
14802433	+ ARS National Services, Inc., P.O. Box 1259, Oaks, PA 19456-1259
14802434	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine Weiner, Po Box 5010, Woodland Hills, CA 91365
14802444	+ Foundation Radiology Group, P.O. Box 1198, Somerset, PA 15501-0336
14802445	Keystone Credit Services, P.O. Box 218, Leola, PA 17540-0218
14802449	++ LIBERTY MUTUAL INSURANCE, 175 BERKELEY STREET, BOSTON MA 02116-3350 address filed with court:, Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116
14802448	+ Lendmark Financial Services, Richalnd Square, 1397 Eisenhower Blvd. Ste 100, Johnstown, PA 15904-3267
14802451	+ Michael F. Ratchford, Esquire, Ratchford Law Group, P.C., 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062
14802453	Montgomery Lynch & Associates, Inc., P.O. Box 22720, Beachwood, OH 44122-0720
14802457	+ PNC Bank, P.O. Box 1820, Miamisburg, OH 45343
14802455	+ Par Bis Nlcl, 7870 Carmargo Road, Cincinnati, OH 45243-2600
14802456	+ Penelec, P.O. Box 3687, Akron, OH 44309-3687
14861636	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1 Ste. 1-511, Holmdel, NJ 07733-1976
14802459	+ Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088
14802460	+ Somerset Hospital, Cashier, 225 South Center Avenue, Somerset, PA 15501-2033
14802463	+ Somerset Orthopedics, 126 E Church Street, # 2100, Somerset, PA 15501-2271
14802464	+ Somerset Orthopedics, Inc., 329 Pleasant Avenue, Somerset, PA 15501-2262
14802466	+ US Career Institute, 2001 Lowe Street, Fort Collins, CO 80525-5751

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14802432	Email/Text: ebn@americollect.com	Apr 28 2022 23:38:00	Americollect Inc, Po Box 1566, Manitowoc, WI 54221
14858659	+ Email/Text: documentfiling@lciinc.com	Apr 28 2022 23:38:00	Antero Capital, LLC, PO BOX 1931, Burlingame CA 94011-1931
14802434	Email/Text: cainewainer@ebn.phinsolutions.com	Apr 28 2022 23:38:00	Caine Weiner, Po Box 5010, Woodland Hills, CA 91365
14816736	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2022 23:37:47	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14802435	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2022 23:37:47	Capital One, N.A., P.O. Box 71087, Charlotte, NC 28272-1087
14802436	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 28 2022 23:38:00	Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951
14829309	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 28 2022 23:38:00	Carrington Mortgage Services, LLC, 1600 South

District/off: 0315-7

User: auto

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			Douglass Road, Anaheim, CA 92806-5951
14802439	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 28 2022 23:38:00	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14802440	+ Email/Text: convergent@ebn.phinsolutions.com	Apr 28 2022 23:38:00	Convergent, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
14802441	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 28 2022 23:38:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14802442	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 28 2022 23:38:00	Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14854911	Email/Text: G06041@att.com	Apr 28 2022 23:38:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14802437	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 28 2022 23:37:47	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14802438	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 28 2022 23:37:53	Chase Card, Po Box 15298, Wilmington, DE 19850
14802449	Email/Text: LibertySOP@cscglobal.com	Apr 28 2022 23:38:00	Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116
14860480	Email/PDF: resurgentbknofications@resurgent.com	Apr 28 2022 23:37:49	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14802450	Email/Text: camanagement@mtb.com	Apr 28 2022 23:38:00	M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14858963	+ Email/Text: camanagement@mtb.com	Apr 28 2022 23:38:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
14802452	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2022 23:38:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14819920	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2022 23:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14802454	+ Email/Text: list-nes-clientservicesreps-all@nes1.com	Apr 28 2022 23:38:00	National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
14803271	+ Email/PDF: rmscedi@recoverycorp.com	Apr 28 2022 23:38:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14802458	Email/Text: bankruptcy@sequium.com	Apr 28 2022 23:38:00	Sequium Asset Solution, 1130 Northchase Pkwy, St, Marietta, GA 30067
14802467	Email/Text: bankruptcy@uscbcorporation.com	Apr 28 2022 23:38:00	USCB Corporation, P.O. Box 75, Archbald, PA 18403
14853399	Email/PDF: ebn_ais@aisinfo.com	Apr 28 2022 23:37:49	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14802468	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Apr 28 2022 23:38:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
14802469	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Apr 28 2022 23:38:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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14802443	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14802447	*+	Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218
14802446	*	Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218
14802461	##	Somerset Med Services, 4309 Glades Pike, Suite 200, Somerset, PA 15501-1153
14802462	##+	Somerset Medical Central Medical, 223 S. Pleasant Avenue, Suite 301, Somerset, PA 15501-2188
14802465	##+	Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTAL: 1 Undeliverable, 4 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14 bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Laurel R Spano thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Michael L Spano Jr. thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5